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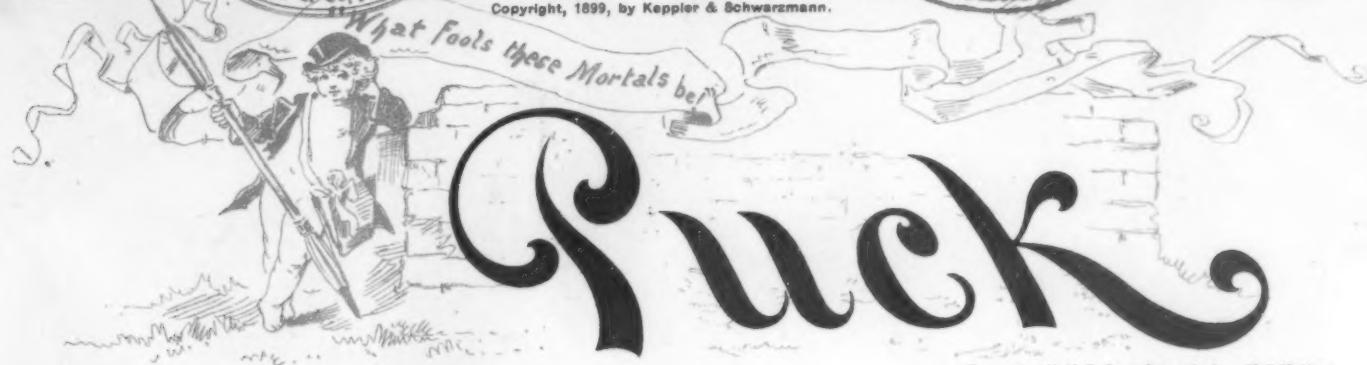


VOL. XLIV. No. 1143.

TWO COPIES RECEIVED.
PUCK BUILDING, New York, February 1st, 1899.
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THE BURDEN OF THE LATIN RACES.



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WHAT STOPPED HIM.

SUNDAY-SCHOOL TEACHER.—Now, Joshua, did you learn the forty-second verse of the thirty-fourth chapter of the sixteenth epistle of St. John to the Philippians, as I told you last Sunday?

SMALL BOY.—No 'm; Ma's pressing out Autumn leaves in that chapter, and I das n't monkey with it, at all.

AN ANNEXATIONIST FROM 'WAY BACK.


HE WAGGED his jaw and he shook his fist.
Said he: "I'm the primal Expansionist,
The original Annexationist;
We shall need them all, as I insist,
From Manila to Santiago!
I'm for open doors and open gates,
And, ho! for a boom in the census rates!
We've done it before, in spite of Fates!"
Said I: "Do you mean the United States?"
Said he: "Why, no — Chicago!"

Edmund Vance Cooke.

INCONSISTENT.

"Supposing," suggested the Gosling, after listening to the legend, "our ancestor had laid depreciated silver eggs?"
The Goose laughed bitterly.

"The peasant would have killed her just the same!" she exclaimed. "There is no such thing as consistency in the Agrarian party!"

IN A. D. 1925.

The wireless telegraph operator was receiving a message:
"London January thirty sixth article of agreement sold as instructed
and lost captain second mate and first race time two nine battle began at
Paris and dropped two points president still firm sugar firmer Duchess of

Astorburg presented her husband with four regiments of cavalry and he left for parts unknown —"

"Darn it!" cried the nearly crazed operator; "the sound waves have got crossed again!"

IN THE NEAR FUTURE.

PUBLISHER.—What in blazes is this?
ASSISTANT.—'Sh! Don't swear! It's a new story in the Filipino dialect.

THE CASE of Hobson shows that the microbe is not always the only sickening thing in a kiss.

SOME OF the good die young, but a great many outgrow it.



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BLASTING FOND HOPES.

MRS. NEWLYWED.—We are going to name our new baby after you, Uncle Josh!

RICH UNCLE.—That's a good idea; he'll have to start out in life without a cent, jes' the same as I did!

PUCK.



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BUT WHAT A HOME MARKET WE'D HAVE!

UNCLE HEZEKIAH.—American arms have always been triumphant, an' always will. Now, I'm in favor of beginnin' ter once an' gradually conquerin' the hull world. I can never die happy till the hull earth is in the United States. What a government we'd have then!

STOREKEEPER.—Yes; but if there was n't any foreign countries ter ship goods in ter us, how in thunder would we raise revenue ter support such a doggoned big institution?

ALL THE SAME.

MUCHBLEST.—I want to tell you what my youngest boy said.

SINGLETON.—Quiverful told me yesterday.

MUCHBLEST.—Impossible! I have n't seen Quiverful for over a month.

SINGLETON.—Does n't make any difference. He has a youngest boy, himself.

TO HIS SORROW.

Now, scenic artists, boast no more,
Your efforts are not in it;
For, any day my wife can make
A scene in half a minute.

BLESSED ARE the lawyers, if the meek ever do inherit the earth.

DYED IN THE WOOL.

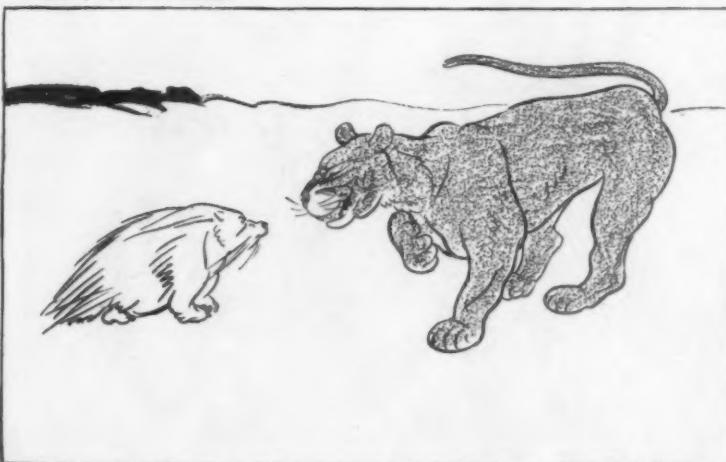
BROWN.—Smith is a crank, is n't he?

JONES.—A crank? Why, if he should ever find that he was n't in a minority, he'd change his opinions at once!

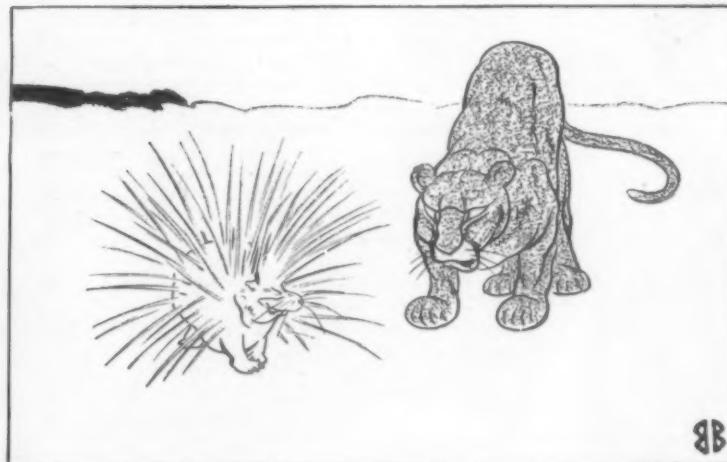
THERE IS a great fascination to some young people about being "misunderstood."

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ONE ON THE PUMA.



THE PUMA (*to THE PORCUPINE, with sarcasm*).—My dear friend!
I know you have come on purpose to offer me a dinner!



THE PORCUPINE (*opening his quills*).—Not a dinner, my dear sir—
only toothpicks!



TECHNICAL.

HE.—Well, what do you think of Mr. Squeezicks's dancing?
SHE.—Oh! He tackles just beautifully!

THE WAITER'S FRIEND.

HE WAITER'S FRIEND should be shaken well before taking dinner. If you can't shake him, go without your dinner as long as hunger permits, before submitting to what will probably be the inevitable. But you may not know that he is a Waiter's Friend. As you have seen him outside cafés and restaurants he may have given signs of being a good fellow of some gentlemanly instincts. Inside he is the Waiter's Friend: a conspicuous ass.

He shows symptoms of the dread malady when you begin to talk of going out to dinner. Then he grows excited and declares, "I hate Del's—it's too formal in there. I know a great little joint, off Broadway—best place in town—come on, I'll take you around!" As the dinner is to be "on" you, you think this is a little peculiar but say nothing and "come on."

When the "little joint" is reached he pushes in before you, and, with his head erect and patronizing bearing, leads you to a little table in the corner. At all points along the line of march he bellows, "Hello, Jack!" "How are you, Jo?" and the like, to the grinning waiters. They return, "Good-evening, Mr.—eeer!" and pass the wink along.

All unconscious of an atmosphere of servile ridicule, the Waiter's Friend takes his seat and delivers himself of this prologue to his waiter: "Here's a good friend of mine, Bob, and I want the best in the house. None of your poor cuts and greasy gravy! Eh?" Bob says "Yes, sir," and his eyes travel over to you with a sort of mild wonder. You can't but feel that he pities you.

When the dinner has been ordered to the satisfaction of your Waiter's Friend, that oracle sends a parting "Hurry it up, my boy!" after the retreating man and turns to you.

"That's Bob," he says;—"best waiter in town—always treats me great! You know, I believe in making your waiters interested in you. You will find they are not such bad fellows, after all."

"They certainly do seem interested in you," you may reply, and then wonder how long dinner will last. You know the waiters around the room are n't smiling at *you*, but still it makes you uncomfortable.

"That's right!" goes on the Waiter's Friend; "those boys



always seem glad to see me come around; and you bet they know I'll tip 'em, too!"

After you have lived through this sort of thing as far as coffee and cigars, you earnestly advise the theatre. You would advise even the Pigeon Show to get you out of that aproned Sanhedrin.

"Well, all right, let's go to Froster's," assents your companion; "I know an usher there, and if we get admission tickets, he'll fix us all right."

But you are forewarned and decline to witness the rôle of Usher's Friend. Considering release cheap at the price, you pay the bill, fee the waiter and take leave of the Waiter's Friend.

"Sorry you won't come up," is his parting word. "If Billy's on the ticket window I might fix—Oh! that's your car, eh? So long!"

Then you have learned what most people know of the Waiter's Friend, and thereafter he is your friend only on the street;—unless he knows policemen.

Larkin G. Mead.



DEPENDS ON THE INTENTION.

THE DEACON.—Surely you would not regard as profane a man who uses the expression "Gee whiz?"

THE PARSON.—No;—if that is what he means.

A PROPHECY.

"Never mind, Norah, darling," said the hero of the Irish play, as he languished in prison, wrongfully accused of removing the mortgage-holder; "I'll soon be at liberty."

"You bet you will, if you don't improve in your acting," muttered the manager, standing near the front door.

AS A GENERAL thing the people who have a soul above mere gain are mighty hard to collect money from.



HE HAS AN IDEA.

MR. FULLER.—Snow-man, eh? Needs—hic!—needs a hat. Take mine, ol' fel'! 'T won't fit me—hic!—to-morrow, anyhow!

PUCK.

TROUBLE IN THE WAITING ROOM.



I.



II.



III.

A COMPARISON.

"I see," remarked good, old Aunt Broadhead, looking up from her reading, "that some scientific man has figured out that if all the water was taken out of the sea and all the rivers of the earth were to pour their floods into the vacant place it would take about forty thousand years before the ocean would be filled up to its present level; and I guess it would take jest about the same length of time for my niece Almira's shuckless husband to git up and go out and bring in enough wood to do through washin'-day, if nobody nagged him to it."

TOO GREAT A RISK.

"Henry won't let me buy my tea and coffee at that department store."

"Why not?"

"He is afraid they will throw in a piano."

ITS LIMITATION.

SELDUM FEDD (*musingly*).—Dey say dat contentment is better dan riches.

SOILED SPOONER.—Huh! Can you buy a glass o' beer wid contentment?



IV.



V.

STATION PORTER.—All aboard for Meadowtown, Millbank,

Snippetown, Slowville and all points on the N. G. Road!

FARMER HARDACRE (*aroused from his slumbers*).—B gosh!

That's my train!

BLISS.

At early morn when all the grass
Is wet with sparkling dew;
When all the flowers are fresh and fair,
And all the sky is blue;
When every little fickle wind
Is whispering in the trees;
When every single little leaf
Is quivering in the breeze;
When all the world is waking up
To greet the coming day,
I love to think of all the world
Upon its working way.
For early birds and honest toil
My admiration's deep;
I love to pull the covers up,
And gently fall asleep.

Jean Wright.

ALL MADE CLEAR.

"So your son is on the stage. Does he draw a large salary?"

"No; but he explained it to me. He says he is killed in the first act."

MORE LIKELY THE LATTER.

JONES.—Yes; I'm a resident of Chicago.

SMITH.—Ah! by birth, immigration or

annexation?



A NOVEL IDEA.

SUBBUBS.—I want a cook who is slightly demented.

EMPLOYMENT AGENT (*in surprise*).—Why?

SUBBUBS.—You see, I want one who will live in Lonesomehurst.



HER PRACTICAL CHOICE.

Some men may have a family tree
And loud of it descant;
But I shall wed the man
who has
A good-sized business plant.

WARDROBE ACCESSORY.

"Did you hear why the Smiths quarreled?"
"I understand Smith insisted that the cost
of their sitting in church should come out of
Mrs. Smith's allowance for clothes."

FOR THE MINSTRELS.

BONES.—In dese new war-ships de sailors
am gwine ter sleep in folding-beds.
TAMBO.—Fo' de Lawd's sake! In
folding-beds?
BONES.—Yas;—in hammocks.

HE USES ANOTHER EXPRESSION.

JOHNNY.—I think he's got an awful cheek!
MAMA.—I would n't use that expression, Johnny.
JOHNNY (*apologetically*).—I mean he's got an awful gall.

OTHERWISE OCCUPIED.

SHE.—Do you think Love makes the world go round?
HE.—No; true love has n't time to attend to such trifles.

A FALSE SENSE OF SECURITY.

"That black fellow will steal your daughter," they persisted.
But Desdemona's papa merely laughed them to scorn.
"Oh! she's no Spring chicken," he replied, argumentatively.
Moreover, Othello was not precisely the colored party of the comic publications.



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MAKING GAME OF HER.

"Jack wants us to give an exhibition game."
"An exhibition game? We can't play well enough for that."
"That's just what I told him; but he said it would be a great success."

HIS REMARKS.

"W-A-AL — er — h'm! — now," began 'Squire Peavy, a moss-grown but shrewd old Arkansaw Justice of the Peace; "I've listened patiently to the accusations and excuses of the plaintiff and defendant, the foolishness and lies of the witnesses, and the abuse, bullyraggin' and flap-doodle of the lawyers on both sides; and my only regret is that I can't decide against both the plaintiff and defendant, imprison part of the witnesses for perjury and have the heads of the rest of 'em bored good and plenty for the simples, and fine the lawyers for contempt of court, truth and common decency; but, as I hain't got the power to do all of them things and I don't feel like showin' partiality whur wholesale impartiality is so bitterly needed, I'll just throw the case out of court and wind the whole matter up with a twist. Git out of yere, the pack of you; and don't never let me ketch any of you up befo' me again, or I'll be pow'ful liable to fine you for something or other, whether it is jest exactly fittin' to that particular occasion or not!"

HIS FEE.

"His words froze my blood, bursting my heart!"
Cried the injured wife, her case up-summing.
"Ten dollars, please," the lawyer said,
As if it were a job of plumbing.

CHIEF CHEMIST (*to Clovenhoof, in great glee*).— Hooray!
HIS SATANIC MAJESTY.— What's the matter?
CHIEF CHEMIST.— You remember that sample of the milk of human kindness? I've found a fish in it!

ABOUT THE SCARCEST thing in the world seems to be money to pay debts with.



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CAN YOU BLAME THE BEAR?

THE MAN.— Don't kill me, Mr. Bear! — I have a wife and three children who depend upon me for a living.
THE BEAR.— So have I!

PUCK.

PUCK.

PUBLISHED EVERY WEDNESDAY.

The subscription price of Puck is \$5.00 per year.
\$2.50 for six months. \$1.25 for three months.

Payable in advance.

KEPPLER & SCHWARZMANN,
Publishers and Proprietors.

Wednesday, February 1, 1899.—No. 1143.

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CARTOONS AND COMMENTS.

ONE-SIDED PROSPERITY. WE CAN imagine an old-school Protectionist looking at the double-page cartoon in this issue of *PUCK* and exclaiming: "Good! At last you admit the beauties of our great system. The Exporter has all he can do. The Importer is ruined, as such a traitor deserved to be." Unfortunately for the old-school Protectionist, there are two results from this ideal state of affairs which, he will soon be forced to admit, are not ideal in themselves. One is that the present tariff-law is not producing enough revenue. Even had we not fought a war we should be facing a deficit. The other disquieting result is that certain great industries, compelled to use more or less imported raw materials, have been crippled by this law. The woolen industry is typical of these. Its importance as an industry will not be disputed. It is one that can not be torn down without harming a large volume of American labor. That it has been seriously affected, however, by too much Protection is now conceded by such organs as the *Manufacturer*, the *Dry Goods Economist* and the *Textile Manufacturers' Journal*. From these publications we learn that about one-half of the woolen machinery in this country is now idle, and a great deal of the remainder is running on reduced working-hours. The trouble may be traced, it seems, to the rapacity of our wool-growers, who, as the *Manufacturer* says, "want to prevent the manufacturers from getting foreign wools [which they must have if they keep their factories open] and to sell the domestic article at the highest possible price." The wool-growers and the manufacturers worked together to secure the highest tariff on wool and woolens that we have ever had. It has brought them both to grief, to say nothing of the thousands of American woolen-workers that have been thrown once more into the great industrial slave-market. It is small comfort to these that we are the greatest exporting nation of the world.

THE LATIN'S BURDEN. OUT OF a year confusingly full of events the decadence of the Latin races stands proved. If Italy lost nothing, at least she regained nothing of what she lost but a little time ago to a barbarian. Spain lost nearly all her colonies and is impoverished. France has not only been outgeneraled in Africa, but has given an exhibition of baseness at home so amazingly shameless that her worst enemy would hardly have believed it of her. In morals and stamina alike these peoples are decadent. Against this stands the remarkable advance of the Northern races, the Anglo-Saxon, the Teutonic and the Slav. Of course there must be a reason for it all, and the logic can hardly be called acrobatic that seeks to find it in the Roman Catholic church. It is not easy to tell if a people makes a religion or a religion makes a people, but they must be responsible for each other in some measure. If the Church of Rome is willing to accept responsibility for the state of its people it can hardly view that state at present without grave misgivings. Not in all the years of its history has there been a more embarrassing arraignment of its institutions than this one year affords. Never has it been made so plain that a priest-ridden people are unfitted morally, mentally and physically to support any legitimate burdens of existence.

THE BRIGHT SIDE. HERE WE have been worrying ourselves sick over Expansion without ever once considering its pure and chastening delights. Think of the entrancing dialects, for example, that our story-writers will presently be fetching us from the outlying districts. No one knows how many there are in the Philippines, and those of the West Indies, though a little better known, have been but meagerly rendered. And then there is that supremely delightful school of composition first made known to us by the earnest and dignified author of "English as She is Spoke." He is especially recalled, and the pleasanter aspects of Expansion as well, by an advertising pamphlet with which the proprietor of a "fresh spring waters bath" at Matanzas, Island of Cuba, has favored us. The ingenuous and intrepid author thus begins: "As it is observed the salubrious propensities and curatives of these springs comes to justify the positive results obtained in special diseases

such as fevers, impurities of the blood, liver complaints and nervous system." The water, he assures us, is "extremely digestive," in proof of which he adds: "It must be consigned as a fact that before the aqueduct was established the inhabitants did not use any other but of these springs for drinking purpose." "The temperature of the water is invariable." It seems colder in Winter, "but this is due that the temperature is higher and the impression is more sensible." "As an accomplishment to the comforts of the bath-house," there is, we learn "a resting parlor containing all the necessary ventilations and amplitudes" and a garden where, we are winningly assured, "the visitors that wishes to pass their times agreeable can enjoy themselves." Of the surroundings we learn that "the population of Matanzas is closely to fifty thousand inhabitants and its location most healthful and enviable the finest Nature can produce." And still further "we come to the beautiful landscape from the Cumbre hills still the traveller looks his vision meets a wonderful sight, the Mon-serratt church, the San Juan hills charming to all visitors." Also we learn that "the Canimar with its variety of landscapes between high mountains are indeed Nature's great employment," and that the city has "comfortable hotels and numerous communications."

There are times when we would rather read over this little pamphlet than one of Senator Hoar's speeches.

IT WILL HAPPEN NOW.

CHIEF OF DETECTIVES (*dreamily*).—I was just wondering—
ASSISTANT.—What?

CHIEF OF DETECTIVES.—Who'll be the first actress to have poisoned candy sent to her by mail.

HIS APPREHENSION.

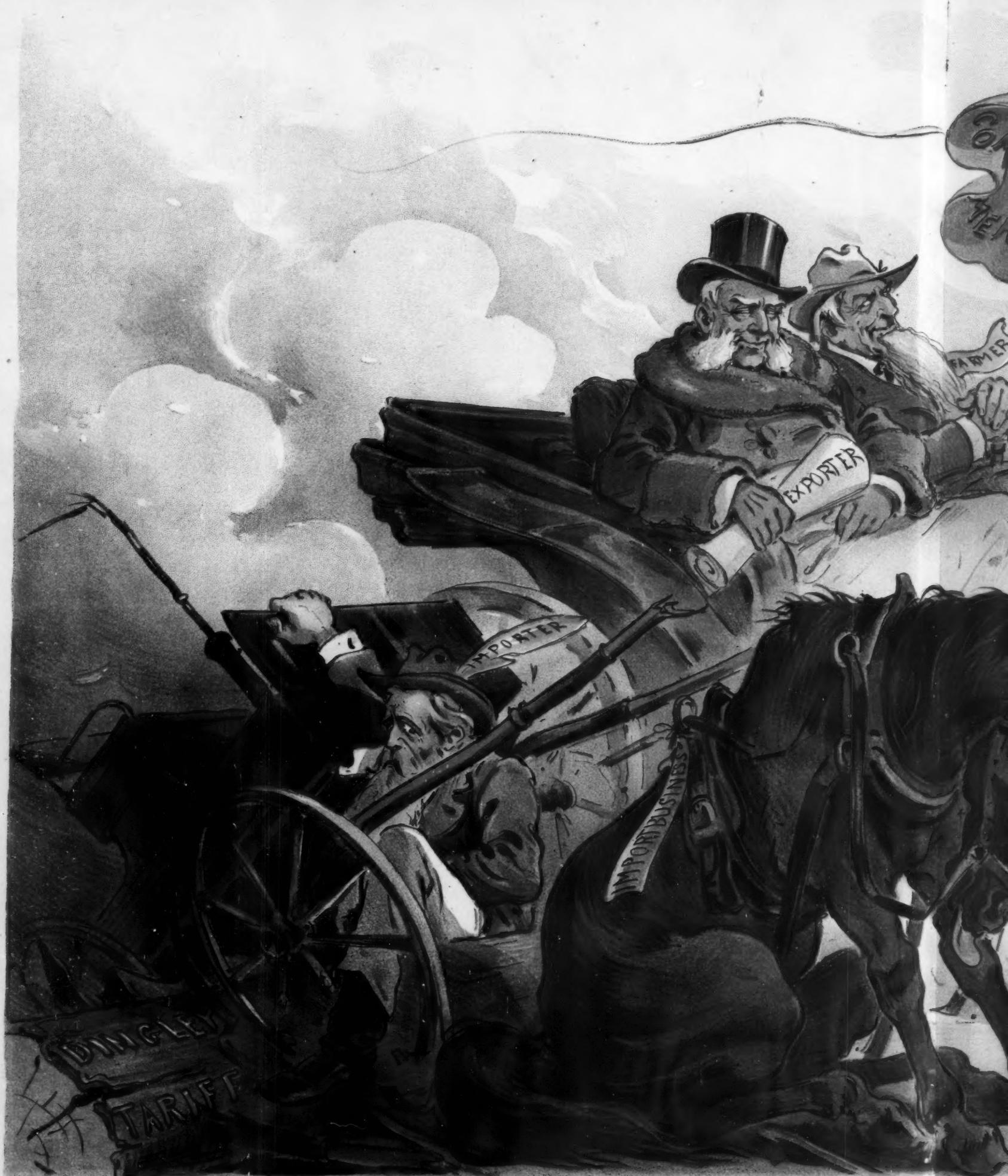
FIRST BOARDER.—The landlady is deeply interested in the war investigation.

SECOND BOARDER.—I hope she does n't contemplate the substitution of hardtack and bacon for our present bill-of-fare.



ANTICIPATED.

"Golly! On'y t'ree left! Somebody done got ahead ob me, shuh!
Dat's what comes ob bein' too supestishus to steal chickings on Friday!"



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ITS GOOD IS DOUBTFUL—ITS HA

It is Not Quite Certain That the Dingley Law is Responsible for our Good Crops; But it

CK.



ITS HARM IS CERTAIN.

Crops; But it surely is Responsible for the Break-Down of the Importer.

J OTTMANN LITH CO PUCK BLDG N.Y.

PUCK.

REFLECTIONS OF A MONOMANIAC.



IT is impossible for me, in my present condition, to trace the earliest influence of the malignant spirit which at this hour casts its sinister shadow over the dominion of my mind, so that, of the pure and wholesome light of reason, there remains barely enough to complete this sombre picture. A habit innocent enough at the outset, and heretofore unsuspected, has, by degrees, instilled a foul poison into the current of my thought. I awake at night, trembling — hot with fever — muttering strange idiocies, and mingling uncouth laughter with childish rhymes and foolish fancies. In my dreams, weird and awful shapes disport themselves: groups of "Laundry Soap" and "Magic Lotions," "Potent Pills" and "Pain Repulsers," whirl in frenzied dance and torturing tumult, while endless spaces are filled with revolving detachments of "Non-corrosive Skirt Binding," "Beautiful Boston Beans," "Scintillating Stove Polish," "Prismatic Baking Powder," and "Cure for Callous Kidneys." From troubled slumbers I rise unrefreshed. I greet the new day with apprehension and shrinking; the debauch of yesterday is still painfully vivid. Alas! the will is no longer sovereign — my unnatural appetite is a monster; I am drawn first here and then there, by a ridiculous craving, unrestrained and unrestrainable. Out of an idle humor and vagrant curiosity, has sprung the singular affection which has caused my undoing. The accursed horde of prints and pictured solicitations, the hideous brood of poesy, the vulgar vanities in tawdry colors, allure me and distract me — in every public place, on every hand, overhead and underfoot, moving or at rest, omnipresent, unremitting.

My memory is becoming a rubbish heap. Time was when out of store I could solace myself with the noble fancies of exalted minds. What misery and ruin is this, which can conjure no fairer reflection in the hour of depression, than:

If you feel morose and tired,
Take a dose of "Hamadryad."

Or,

When by gloomy fears oppressed,
When by pain your sleep is broken,
"Peach-blow" pills will give you rest.
For they're sure to get their stroke in.

The useful occupations of my mind are superseded by vagaries which are the confused sum of involuntary recollections — the diet of degeneracy. My lexicology is in hopeless and desperate disorder, a mass of errant words and jangled meanings, debased in low association and ignoble service. The Pleiades, an olden favorite of the Muse, is gone to do a turn for "Scouran," a blessed boon to housewives.

O Pleiades! the seven bright,
Lustrous brotherhood of light,
You are knocked out by the pan,
Polished well with "Scouran."

What must we do when sweet memories are desecrated and every dear tradition turned to mocking jest? Listen to this:

Ere I lay me down to sleep, O
Don't forget my dose of "Hypo;"
If I die before I wake, it
Will be known I didn't take it.

Is it possible that this is a foretaste of the poetry of the future? The industrial climacteric, when the workshop of the bard shall be well lined with samples, and the breath of Pegasus shall exhale the aroma of canned herring and bottled beer? Perhaps this is only the wild fancy of a sickened mind, that has beheld the heroic figure of Ajax stamped on a dress-shield — doomed to remain forever under arms.

Oh! the manner of it all! What a great, foolish, staring child the world is! It must have gay pictures and nursery jingles and kind fairies to play with it and give it trinkets in exchange for its pennies.

P. S. — A letter has just been placed in my hands which bears the signature of a friend, to whom I confided this confession. After expressing his sympathy, he says: "I strongly recommend to your notice COOK'S CREAM OF CAULIFLOWER; it is an excellent tonic, invigorator



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A REBUKE.

ISAACS — Burnstein, gif me some fire?

BURNSTEIN. — Ach, Isaacs! Don't talk schop!
Ve're outd on pleasure. Drop peezness!

and nervine." The circular, which he takes the pains to enclose, begins thus:

When despair has seized upon you,
When you mourn a loss of power,
Don't neglect your grave condition,
Take our Cream of Cauliflower.

Sumner Small.

A WISE GIANT.

"Who are you?" roared the giant, in a terrible voice.

"My name," replied the stripling, "is Jack."

"Jack?" faltered the giant, now thoroughly frightened. "If you please, young man, I would be glad to sign a protocol."

For he was well-versed in folk-lore and he knew the inevitable result of a conflict between any giant and any stripling rejoicing in the name of Jack.



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A BAD CASE.

HIBERNATING HAWKINS. — What's der matter, Bill? Ver restless!

WOBBLING WILLIAM. — Yes; I don't sleep good! I must have insomnia;
I wake up every two or three days!

ABOUT THE smartest thing some people ever did was to be born rich.

FIFTY-FOURTH ANNUAL STATEMENT
NEW-YORK LIFE INSURANCE COMPANY,
 Nos. 346 & 348 BROADWAY, NEW YORK CITY.
 JOHN A. McCALL, - - - - - PRESIDENT.
BALANCE SHEET, JANUARY 1st, 1899.

ASSETS.	
United States, State, City, County and other Bonds (cost value \$115,687,034), market value, December 31, 1898	\$121,579,619
Bonds and Mortgages (777 first liens)	39,002,758
Real Estate (68 pieces, including twelve office buildings)	16,539,000
Deposits in Trust Companies and Banks, at interest	8,434,786
Loans to Policy-holders on their policies as security (legal value thereof, \$16,000,000)	9,818,600
Loans on Stocks and Bonds (market value, \$9,229,702)	7,390,845
Stocks of Banks, Trust Companies, &c. (\$4,532,086 cost value), market value, December 31, 1898	6,050,831
Premiums in transit, reserve charged in Liabilities	2,280,188
Quarterly and Semi-Annual Premiums not yet due, reserve charged in Liabilities	2,087,274
Interest and rents due and accrued	1,440,487
Premium Notes on policies in force (legal value of policies, \$2,500,000)	1,320,423
TOTAL ASSETS	\$215,944,811

LIABILITIES.	
Policy Reserve (per certificate of New York Insurance Department)	\$175,710,249
All other Liabilities: Policy Claims, Annuities, Endowments, &c., awaiting presentment for payment	2,358,383—\$178,068,632
Additional Policy Reserve voluntarily set aside by the Company	2,838,626
Surplus Reserved Funds voluntarily set aside by the Company	26,414,234
Other Funds for all other contingencies	8,623,319— 37,876,179
TOTAL LIABILITIES	\$215,944,811

CASH INCOME, 1898.	
New Premiums	\$7,644,715
Renewal Premiums	27,987,933
TOTAL PREMIUMS	
Interest on Bonds	\$5,740,819
Mortgages	1,940,937
Loans to Policy-holders, secured by reserves on policies	628,638
Other Securities	391,353
Rents received	875,741
Dividends on Stocks	221,780
TOTAL, INTEREST, RENTS, &c.	9,799,268
TOTAL INCOME	\$45,431,916

EXPENDITURES, 1898.	
Paid for Losses, Endowments and Annuities	\$15,390,978
Paid for Dividends and Surrender Values	6,128,888
Commissions (\$3,320,904.33) on New Business of \$152,093,369; Medical Examiners' Fees, and Inspection of Risks (\$449,428)	8,770,382
Home and Branch Office Expenses, Taxes, Advertising, Equipment Account, Telegraph, Postage, Commissions on \$791,927,751 of Old Business and Miscellaneous Expenditures	5,208,754
Balance—Excess of Income over Expenditures for year	14,932,964
TOTAL EXPENDITURES	\$45,431,916

INSURANCE ACCOUNT, ON THE BASIS OF PAID-FOR BUSINESS ONLY.		
	NUMBER OF POLICIES.	AMOUNT.
In Force, December 31, 1897	332,958	\$877,020,925
New Insurance Paid for, 1898	73,471	152,093,369
Old Insurances revived and increased, 1898	835	2,129,688
TOTAL PAID-FOR BUSINESS	407,264	\$1,031,243,982
DEDUCT TERMINATIONS:		
By Death, Maturity, Surrender, Expiry, &c.	33,330	87,222,862
PAID-FOR BUSINESS IN FORCE , December 31, 1898	373,934	\$944,021,120
Gain in 1898	40,976	\$67,000,195
New Applications Declined in 1898	6,142	15,986,836

COMPARISONS FOR SEVEN YEARS. (1891-1898.)		
Dec. 31st, 1891.	Dec. 31st, 1898.	Gain in Seven Years.
Assets	\$125,947,290	\$215,944,811
Income	31,854,194	45,431,917
Dividends of Year to Policy-holders	1,260,340	2,759,432
Total Payments of Year to Policy-holders	12,671,491	21,519,865
Number of Policies in Force	182,803	373,934
Insurance in Force, premiums paid	\$575,689,649	\$944,021,120
		\$368,331,471

Certificate of Superintendent of State of New York Insurance Department.

I, LOUIS F. PAYN, Superintendent of Insurance of the State of New York, do hereby certify that the NEW YORK LIFE INSURANCE COMPANY, of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in this State.
 I FURTHER CERTIFY that, in accordance with the provisions of Section Eighty-four of the insurance law of the State of New York, I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1898, to be valued as per the Combined Experience Table of Mortality, at four per cent. interest, and I certify the same to be \$175,710,249.

I FURTHER CERTIFY that the admitted assets are

\$215,944,811.

THE GENERAL LIABILITIES \$2,358,383. THE NET POLICY RESERVE, AS CALCULATED BY THIS DEPARTMENT, \$175,710,249, MAKING THE TOTAL LIABILITIES PER STATE LAWS,

\$178,068,632.

THE ADDITIONAL POLICY RESERVE VOLUNTARILY SET ASIDE BY THE COMPANY,

\$2,838,626.

THE SURPLUS RESERVED FUNDS VOLUNTARILY SET ASIDE BY THE COMPANY,

\$26,414,234.

OTHER FUNDS FOR ALL OTHER CONTINGENCIES,

\$8,623,319.

IN WITNESS WHEREOF, I have hereunto subscribed my name and caused my official seal to be affixed at the City of Albany, the day and year first above written.

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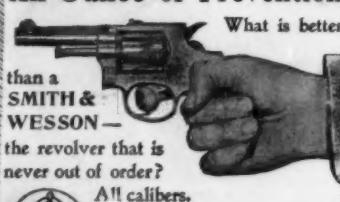
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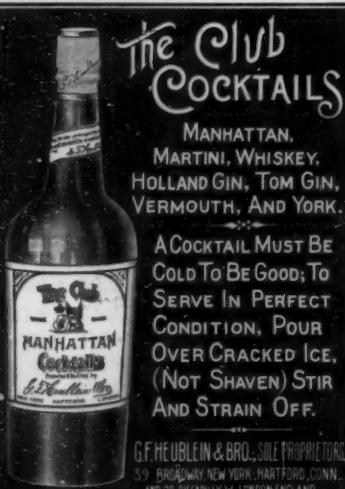
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MRS. GABB.—Can't you think of anything you would like, my little man?

LITTLE MAN.—No, 'm. You see, Mom made me eat a hull lot before we started, so I would n't make a pig of myself.—*New York Weekly*.

A NUMBER of Atchison women have formed a new literary club to take up the study of cook-books.—*Atchison Globe*.

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coat
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L. A. W. Bulletin.

GENERAL AVERAGE.

EASTERN MAN (*out West*).—Huh!
Call this a fine country, do you? People
freezing to death before the harvest is
fairly over!

WESTERN MAN.—Wall, it's purty
cold here in the Fall; but just think
how nice the Summers are!—New York
Weekly.

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MISS SKAILS.—She reads music very well.
MR. KNOX.—Yes; but it's easy to see she is n't a mind-reader!